

**AMENDMENTS TO THE CLAIMS**

Please amend the claims as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application.

1. **(Currently Amended)** A computer implemented method for ~~real-estate~~ construction loan administration, wherein the method is carried out, at least in part, using a system comprising a computer processor, the method comprising the steps of:

registering, through the computer processor, with the system for ~~real-estate~~ construction loan administration wherein at least one loan is identified and the at least one loan comprises an existing construction loan;

identifying one or more participants associated with the at least one loan to join the system for ~~real-estate~~ construction loan administration;

assigning, through the computer processor, one or more of privileges and roles to each of the one or more participants;

managing the at least one loan via the computer processor of the system through an online interface wherein data associated with the at least one loan may be accessed and viewed according to user input

accessing, by the computer processor, loan data specific for the at least one loan wherein the loan data comprises budget summary data, wherein the budget summary data comprises a line item budget and a disbursed amount;

performing, by the computer processor, one or more actions concerning the at least one loan wherein the one or more actions comprise at least submitting information to a receiving entity and submitting one or more draw requests wherein the draw requests are based on one or more stages of construction;

specifying, through the computer processor, one or more triggering events associated with the at least one loan;

specifying, through the computer processor, one or more contacts to be notified after an occurrence of the one or more triggering events; and

specifying, through the computer processor, one or more preferred modes of notification for the one or more contacts at the occurrence of the one or more triggering events.

2. **(Currently Amended)** The method of claim 1, wherein ~~the step of managing further comprises the step of:~~

~~accessing, by the computer processor, loan data specific for the at least one loan wherein the loan data further comprises one or more of insurance data, and interest data and budget summary data.~~

3. **(Previously Presented)** The method of claim 1, wherein the step of managing further comprises the step of:

accessing, by the computer processor, collateral data associated with the at least one loan.

4. **(Cancelled)**

5. **(Currently Amended)** The method of claim 1, wherein the one or more draw requests comprise[[s]] line item draw requests.

6. **(Currently Amended)** The method of claim 1, wherein the one or more draw requests comprise[[s]] unit draw requests for one or more of new starts and existing units.

7. **(Previously Presented)** The method of claim 1, wherein the step of registering with the system further comprises the steps of:

identifying, through the computer processor, one or more of insurance, interest, budget, collateral and contact information associated with each loan.

8. (Previously Presented) The method of claim 1, further comprising the step of:  
requesting, through the computer processor, one or more reports to be generated for the at  
least one loan based on one or more user defined specifics.

9. (Previously Presented) The method of claim 1, wherein the step of performing  
one or more actions comprises the step of:

adding, through the computer processor, collateral data for at least one new collateral  
associated with the loan.

10. (Previously Presented) The method of claim 1, wherein the step of performing  
one or more actions comprises the step of:

updating, through the computer processor, collateral data for at least one collateral  
associated with the loan.

11. (Original) The method of claim 10, wherein collateral data comprises one or  
more of plan type, status, sales price, amount complete and remote cost data.

12. (Original) The method of claim 11, further comprising the step of:  
analyzing the collateral data to determine collateral eligibility.

13. (Previously Presented) The method of claim 11, further comprising the step of:  
generating, by the computer processor, a compliance worksheet for identifying one or  
more compliance issues associated with the at least one loan.

14. (Previously Presented) The method of claim 1, further comprising the step of:  
updating, through the computer processor, data associated with the at least one loan; and  
importing, by the computer processor, the updated data to a receiving entity.

15. (Original) The method of claim 14, wherein the data comprises collateral data  
concerning one or more pieces of collateral associated with the at least one loan and wherein the

receiving entity is a lender entity and the collateral data comprises one or more of plan type, status, sales price, amount complete and remote cost data.

16. (Currently Amended) The method of claim 1, further comprising the step of: updating, through the computer processor, data associated with the at least one loan; specifying, through the computer processor, one or more filters to be applied to the updated data; and

exporting, by the computer processor, the filtered updated data from the system for ~~real estate construction~~ loan administration to a remote device.

17. (Original) The method of claim 16, wherein the data comprises collateral data comprising one or more of plan type, status, sales price, amount complete and remote cost data.

18. (Previously Presented) The method of claim 16, wherein the remote device comprises one or more of a personal computer, personal digital assistant and wireless device.

19. (Cancelled)

20. (Previously Presented) The method of claim 1, further comprising the step of: authorizing, through the computer processor, one or more participants for collaboration; and

assigning, through the computer processor, one or more of roles and privileges for collaboration to each participant.

21. (Original) The method of claim 20, wherein one or more documents may be shared simultaneously with the authorized one or more participants via a common online interface.

22. (Original) The method of claim 1, wherein the receiving entity is a lender entity.

23. **(Currently Amended)** A computer implemented system for ~~real estate~~  
construction loan administration comprising:

a computer processor;

a computer memory;

a registration module for registering with the system for ~~real estate~~ construction loan  
administration wherein at least one loan is identified and the at least one loan comprises an  
existing construction loan;

an invitation module for identifying one or more participants associated with the at least  
one loan to join the system for ~~real estate~~ construction loan administration; and assigning one or  
more of privileges and roles to each of the one or more participants; and

a loan module for managing the at least one loan via the system through an online  
interface wherein data associated with the at least one loan ~~may be~~ is accessed and viewed  
according to user input, wherein the data associated with the at least one loan comprises budget  
summary data, wherein the budget summary data comprises a line item budget and a disbursed  
amount; and performing one or more actions concerning the at least one loan wherein the one or  
more actions comprise at least submitting information to a receiving entity and wherein the one  
or more actions comprise submitting one or more draw requests wherein the draw requests are  
based on one or more stages of construction.

24. **(Currently Amended)** The system of claim 23, wherein the loan data ~~specific~~  
~~for the at least one loan is accessed wherein loan data~~ comprises one or more of insurance data,  
and interest data and budget summary data.

25. **(Original)** The system of claim 23, wherein collateral data associated with the at  
least one loan is accessed.

26. (Cancelled)
27. (Previously Presented) The system of claim 23, wherein the one or more draw requests comprises line item draw requests.
28. (Previously Presented) The system of claim 23, wherein the one or more draw requests comprises unit draw requests for one or more of new starts and existing units.
29. (Original) The system of claim 23, wherein one or more of insurance, interest, budget, collateral and contact information is associated with each loan.
30. (Previously Presented) The system of claim 23, further comprising:  
a reports module for requesting one or more reports to be generated for the at least one loan based on one or more user defined specifics.
31. (Previously Presented) The system of claim 23, further comprising:  
a collateral module for adding collateral data for at least one new collateral associated with the loan.
32. (Previously Presented) The system of claim 23, further comprising:  
a collateral module for updating collateral data for at least one collateral associated with the loan.
33. (Previously Presented) The system of claim 32, wherein the collateral data comprises one or more of plan type, status, sales price, amount complete and remote cost data.
34. (Original) The system of claim 33, wherein the collateral data is analyzed to determine collateral eligibility.
35. (Original) The system of claim 33, wherein a compliance worksheet is generated for identifying one or more compliance issues associated with the at least one loan.
36. (Previously Presented) The system of claim 23, further comprising:

an import module for updating data associated with the at least one loan and importing the updated data to a receiving entity.

37. (Original) The system of claim 36, wherein the data comprises collateral data concerning one or more pieces of collateral associated with the at least one loan and wherein the receiving entity is a lender entity and the collateral data comprises one or more of plan type, status, sales price, amount complete and remote cost data.

38. (Previously Presented) The system of claim 23, further comprising:  
an export module for updating data associated with the at least one loan; specifying one or more filters to be applied to the updated data; and exporting the filtered updated data from the system for ~~real-estate~~ construction loan administration to a remote device.

39. (Original) The system of claim 38, wherein the data comprises collateral data comprising one or more of plan type, status, sales price, amount complete and remote cost data.

40. (Previously Presented) The system of claim 38, wherein the remote device comprises one or more of a personal computer, personal digital assistant and wireless device.

41. (Previously Presented) The system of claim 23, further comprising:  
a notification module for specifying one or more triggering events associated with the at least one loan; specifying one or more contacts to be notified at an occurrence of the one or more triggering events; and specifying one or more preferred modes of notification for the one or more contacts at the occurrence of the one or more triggering events.

42. (Previously Presented) The system of claim 23, further comprising:  
a collaboration module for authorizing one or more participants for collaboration; and assigning one or more of roles and privileges for collaboration to each participant.

43. (Previously Presented) The system of claim 42, wherein one or more documents are shared simultaneously with the authorized one or more participants via a common online interface.

44. (Original) The system of claim 23, wherein the receiving entity is a lender entity.

45. **(Currently Amended)** A computer implemented method for providing ~~real estate~~ construction loan administration, wherein the method is carried out, at least in part, using a system comprising a computer processor, the method comprising the steps of:

enabling, by the computer processor, a user to register with the system for ~~real-estate~~ construction loan administration wherein at least one loan is identified by the user and the user is assigned a user identifier and a password, and the at least one loan comprises an existing construction loan;

sending, by the computer processor, a message to one or more participants associated with the at least one loan to join the system for ~~real-estate~~ construction loan administration wherein the one or more participants are identified by the user;

applying, by the computer processor, one or more of privileges and roles to each of the one or more participants wherein the one or more privileges and roles are assigned by the user;

processing data associated with the at least one loan via the system through an online interface;

accessing, by the computer processor, loan data specific for the at least one loan wherein loan data comprises budget summary data;

performing, by the computer processor, one or more actions concerning the at least one loan wherein the one or more actions comprise at least submitting information to a receiving



entity and submitting one or more draw requests wherein the draw requests are based on one or more stages of construction;

identifying, through the computer processor, one or more triggering events associated with the at least one loan;

identifying, through the computer processor, one or more contacts to be notified after an occurrence of the one or more triggering events;

identifying, through the computer processor, one or more preferred modes of notification for the one or more contacts after the occurrence of the one or more triggering events; and

generating, by the computer processor, a notification to be sent to the one or more contacts after the occurrence of the one or more triggering events via the one or more preferred modes of notification.

46. **(Currently Amended)** The method of claim 45, wherein ~~the step of processing further comprises the step of:~~

~~accessing, by the computer processor, loan data specific for the at least one loan wherein the loan data comprises one or more of insurance data, and interest data and budget summary data.~~

47. **(Previously Presented)** The method of claim 45, wherein the step of processing further comprises the step of:

accessing, by the computer processor, collateral data associated with the at least one loan.

48. **(Cancelled).**

49. **(Previously Presented)** The method of claim 45, wherein the one or more draw requests comprises line item draw requests.

50. (Previously Presented) The method of claim 45, wherein the one or more draw requests comprises unit draw requests for one or more of new starts and existing units.

51. (Original) The method of claim 45, wherein the user provides one or more of insurance, interest, budget, collateral and contact information associated with each loan.

52. (Previously Presented) The method of claim 45, further comprising the step of: generating, by the computer processor, one or more reports for the at least one loan based on one or more user defined specifics.

53. (Previously Presented) The method of claim 45, wherein the step of performing one or more actions comprises the step of:

adding, by the computer processor, collateral data for at least one new collateral associated with the loan.

54. (Previously Presented) The method of claim 45, wherein the step of performing one or more actions comprises the step of:

updating, by the computer processor, collateral data for at least one collateral associated with the loan.

55. (Original) The method of claim 54, wherein collateral data comprises one or more of plan type, status, sales price, amount complete and remote cost data.

56. (Previously Presented) The method of claim 55, further comprising the step of: analyzing, by the computer processor, the collateral data to determine collateral eligibility.

57. (Previously Presented) The method of claim 55, further comprising the step of: generating, by the computer processor, a compliance worksheet for identifying one or more compliance issues associated with the at least one loan.

58. (Previously Presented) The method of claim 45, further comprising the step of: updating, by the computer processor, data associated with the at least one loan; and importing, by the computer processor, the updated data to a receiving entity.

59. (Original) The method of claim 58, wherein the data comprises collateral data concerning one or more pieces of collateral associated with the at least one loan and wherein the receiving entity is a lender entity and the collateral data comprises one or more of plan type, status, sales price, amount complete and remote cost data.

60. (Currently Amended) The method of claim 45, further comprising the step of: updating, by the computer processor, data associated with the at least one loan; identifying, by the computer processor, one or more filters to be applied to the updated data; and

exporting, by the computer processor, the filtered updated data from the system for ~~real~~ estate construction loan administration to a remote device.

61. (Original) The method of claim 60, wherein the data comprises collateral data comprising one or more of plan type, status, sales price, amount complete and remote cost data.

62. (Previously Presented) The method of claim 60, wherein the remote device comprises one or more of a personal computer, personal digital assistant and wireless device.

63. (Cancelled)

64. (Previously Presented) The method of claim 45, further comprising the step of: authorizing, by the computer processor, one or more participants for collaboration; and assigning, by the computer processor, one or more of roles and privileges for collaboration to each participant.

65. (Original) The method of claim 64, wherein one or more documents may be shared simultaneously with the authorized one or more participants via a common online interface.

66. (Original) The method of claim 45, wherein the receiving entity is a lender entity.

67. **(Currently Amended)** A computer implemented system for providing ~~real-estate~~ construction loan administration comprising:

a computer processor;

a computer memory;

a registration module for enabling a user to register with the system for ~~real-estate~~ construction loan administration wherein at least one loan is identified by the user and the user is assigned a user identifier and a password and the at least one loan comprises an existing construction loan;

an invitation module for sending a message to one or more participants associated with the at least one loan to join the system for ~~real-estate~~ construction loan administration wherein the one or more participants are identified by the user and applying one or more of privileges and roles to each of the one or more participants, wherein the one or more privileges and roles are assigned by the user;

a loan module for processing data associated with the at least one loan via the system through an online interface; and performing one or more actions concerning the at least one loan wherein the one or more actions comprise at least submitting information to a receiving entity and submitting one or more draw requests wherein the draw requests are based on one or more stages of construction; and

a notification module for identifying one or more triggering events associated with the at least one loan; identifying one or more contacts to be notified after an occurrence of the one or more triggering events; identifying one or more preferred modes of notification for the one or more contacts after the occurrence of the one or more triggering events; and generating a notification to be sent to the one or more contacts after the occurrence of the one or more triggering events via the one or more preferred modes of notification.

68. (Previously Presented) The system of claim 67, wherein the loan module provides loan data specific for the at least one loan wherein the loan data comprises one or more of insurance data, interest data and budget summary data.

69. (Original) The system of claim 67, wherein the loan module provides collateral data associated with the at least one loan.

70. (Cancelled) .

71. (Previously Presented) The system of claim 67, wherein the one or more draw requests comprises line item draw requests.

72. (Previously Presented) The system of claim 67, wherein the one or more draw requests comprises unit draw requests for one or more of new starts and existing units.

73. (Original) The system of claim 67, wherein the user provides one or more of insurance, interest, budget, collateral and contact information associated with each loan.

74. (Previously Presented) The system of claim 67, further comprising:  
a reports module for generating one or more reports for the at least one loan based on one or more user defined specifics.

75. (Previously Presented) The system of claim 67, further comprising:

a collateral module for adding collateral data for at least one new collateral associated with the loan.

76. (Previously Presented) The system of claim 67, further comprising:

a collateral module for updating collateral data for at least one collateral associated with the loan.

77. (Previously Presented) The system of claim 76, wherein the collateral data comprises one or more of plan type, status, sales price, amount complete and remote cost data.

78. (Original) The system of claim 77, wherein the collateral module further analyzes the collateral data to determine collateral eligibility.

79. (Original) The system of claim 77, wherein the collateral module further generates a compliance worksheet for identifying one or more compliance issues associated with the at least one loan.

80. (Previously Presented) The system of claim 67, further comprising:

an import module for updating data associated with the at least one loan and importing the updated data to a receiving entity.

81. (Original) The system of claim 80, wherein the data comprises collateral data concerning one or more pieces of collateral associated with the at least one loan and wherein the receiving entity is a lender entity and the collateral data comprises one or more of plan type, status, sales price, amount complete and remote cost data.

82. (Currently Amended) The system of claim 67, further comprising:

an export module for updating data associated with the at least one loan; identifying one or more filters to be applied to the updated data; and exporting the filtered updated data from the system for ~~real-estate~~ construction loan administration to a remote device.

83. (Original) The system of claim 82, wherein the data comprises collateral data comprising one or more of plan type, status, sales price, amount complete and remote cost data.

84. (Previously Presented) The system of claim 82, wherein the remote device comprises one or more of a personal computer, personal digital assistant and wireless device.

85. (Cancelled)

86. (Previously Presented) The system of claim 67, further comprising:  
a collaboration module for authorizing one or more participants for collaboration; and  
assigning one or more of roles and privileges for collaboration to each participant.

87. (Original) The system of claim 86, wherein one or more documents may be shared simultaneously with the authorized one or more participants via a common online interface.

88. (Original) The system of claim 67, wherein the receiving entity is a lender entity.

89. thru 92. (Canceled).

93. (Currently Amended) An article of manufacture for ~~real-estate~~ construction loan administration comprising:

a computer readable storage medium; and  
instructions carried on the computer readable storage medium;  
wherein the instructions are configured to be readable from the computer readable storage medium by at least one processor and thereby cause the at least one processor to operate so as to:  
register with a system for ~~real-estate~~ construction loan administration wherein at least one loan is identified and the at least one loan comprises an existing construction loan;  
identify one or more participants associated with the at least one loan to join the system for ~~real-estate~~ construction loan administration;

assign one or more of privileges and roles to each of the one or more participants;  
manage the at least one loan via the system through an online interface wherein data associated with the at least one loan ~~may be~~ is accessed and viewed according to user input, wherein the data comprises budget summary data comprising a line item budget and a disbursed amount;

perform one or more actions concerning the at least one loan wherein the one or more actions comprise at least submitting information to a receiving entity and submitting one or more draw requests wherein the draw requests are based on one or more stages of construction;

specify one or more triggering events associated with the at least one loan;

identify one or more contacts to be notified after an occurrence of the one or more triggering events;

identify one or more preferred modes of notification for the one or more contacts after the occurrence of the one or more triggering events; and

generate a notification to be sent to the one or more contacts after the occurrence of the one or more triggering events via the one or more preferred modes of notification.

94. **(Currently Amended)** An article of manufacture for ~~real-estate~~ construction loan administration comprising:

at least one processor readable storage medium; and

instructions carried on the at least one processor readable storage medium;

wherein the instructions are configured to be readable from the at least one processor readable storage medium by at least one processor and thereby cause the at least one processor to operate so as to:



allow a user to register with a system for ~~real-estate~~ construction loan administration wherein at least one loan is identified by the user and the user is assigned a user identifier and a password and the at least one loan comprises an existing construction loan;

send a message to one or more participants associated with the at least one loan to join the system for ~~real-estate~~ construction loan administration wherein the one or more participants are identified by the user;

apply one or more of privileges and roles to each of the one or more participants wherein the one or more privileges and roles are assigned by the user;

process data associated with the at least one loan via the system through an online interface;

perform one or more actions concerning the at least one loan wherein the one or more actions comprise at least submitting information to a receiving entity and submitting one or more draw requests wherein the draw requests are based on one or more stages of construction;

specify one or more triggering events associated with the at least one loan;

identify one or more contacts to be notified after an occurrence of the one or more triggering events;

identify one or more preferred modes of notification for the one or more contacts after the occurrence of the one or more triggering events; and

generate a notification to be sent to the one or more contacts after the occurrence of the one or more triggering events via the one or more preferred modes of notification.

95. (Previously Presented) A computer readable storage medium comprising computer readable program code embodied therein, said computer readable program code adapted to be

executed on a processor to implement a method of ~~real-estate~~ construction loan administration, comprising:

registering with a system for ~~real-estate~~ construction loan administration wherein at least one loan is identified and the at least one loan comprises an existing construction loan;

identifying one or more participants associated with the at least one loan to join the system for ~~real-estate~~ construction loan administration;

assigning one or more of privileges and roles to each of the one or more participants;

managing the at least one loan via the system through an online interface wherein data associated with the at least one loan may be accessed and viewed according to user input wherein the loan data comprises budget summary data, wherein the budget summary data comprises a line item budget and a disbursed amount;

performing one or more actions concerning the at least one loan wherein the one or more actions comprise at least submitting information to a receiving entity and submitting one or more draw requests wherein the draw requests are based on one or more stages of construction;

specifying one or more triggering events associated with the at least one loan;

identifying one or more contacts to be notified after an occurrence of the one or more triggering events;

identifying one or more preferred modes of notification for the one or more contacts after the occurrence of the one or more triggering events; and

generating a notification to be sent to the one or more contacts after the occurrence of the one or more triggering events via the one or more preferred modes of notification.

96. **(Currently Amended)** A computer readable storage medium having computer readable program code embodied therein, said computer readable program code adapted to be

executed on a processor to implement a method of ~~real estate~~ construction loan administration, comprising:

enabling a user to register with a system for ~~real estate~~ construction loan administration wherein at least one loan is identified by the user and the user is assigned a user identifier and a password;

sending a message to one or more participants associated with the at least one loan to join the system for real estate loan administration wherein the one or more participants are identified by the user and the at least one loan comprises an existing construction loan;

applying one or more of privileges and roles to each of the one or more participants wherein the one or more privileges and roles are assigned by the user;

processing data associated with the at least one loan via the system through an online interface;

performing one or more actions concerning the at least one loan wherein the one or more actions comprise at least submitting information to a receiving entity and submitting one or more draw requests;

specifying one or more triggering events associated with the at least one loan;

identifying one or more contacts to be notified after an occurrence of the one or more triggering events;

identifying one or more preferred modes of notification for the one or more contacts after the occurrence of the one or more triggering events; and

generating a notification to be sent to the one or more contacts after the occurrence of the one or more triggering events via the one or more preferred modes of notification.

97. **(Currently Amended)** A computer implemented system for providing construction loan administration comprising:

a computer processor;

a computer memory;

a registration module for enabling a user to register with a system for construction loan administration, wherein at least one loan is identified and the at least one loan comprises an existing construction loan, and for creating an account for the user, wherein the user is assigned a user identifier and a password; and

a draw module for:

(a) submitting one or more draw requests against the at least one loan, wherein the draw requests comprise one or more of a line item draw, an existing residential draw, or a new unit start draw;

(b) processing the draw request; and

(c) sending a draw package request, wherein the draw package request comprises one or more of a request for invoices and lien waivers.

98. **(New)** The method of claim 1, wherein the trigger event comprises one or more of the draw request, a draw approval, or an interest rate change.